

Information to identify the case:

Debtor 1	Eduardo Prado	Social Security number or ITIN xxx-xx-3725
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-20675-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eduardo Prado

7/10/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Eduardo Prado
Debtor

Case No. 19-20675-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Jul 10, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2024:

Recip ID	Recipient Name and Address
db	Eduardo Prado, 139 E Webster Ave, Roselle Park, NJ 07204-1756
cr	+ HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
518268773	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
518268767	Toyota Motor Credit, 111 W 22nd Street, Hinsdale, IL 60521

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 10 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 10 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jul 10 2024 20:48:33	Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518295222	+ Email/Text: bkfilings@zwickerpc.com	Jul 10 2024 20:53:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
518268768	+ Email/PDF: bncnotices@becket-lee.com	Jul 10 2024 20:57:33	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518268762	Email/Text: cescandell@calautomotive.com	Jul 10 2024 20:50:00	Cal Automotive, 300 Horizon Dr Ste 308, Hamilton, NJ 08691
518268770	+ EDI: CITICORP	Jul 11 2024 00:34:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518268771	+ EDI: CITICORP	Jul 11 2024 00:34:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518268772	+ EDI: CITICORP	Jul 11 2024 00:34:00	Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040, St. Louis, MO 63179-0040
518268774	Email/Text: collecadminbankruptcy@fnni.com	Jul 10 2024 20:51:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
518314350	Email/Text: collecadminbankruptcy@fnni.com	Jul 10 2024 20:51:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
518366161	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Jul 10 2024 20:52:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
518268763	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Jul 10 2024 20:52:00	Hyundai Motor Finance, Attn: Bankruptcy, Po

District/off: 0312-2

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Date Rcvd: Jul 10, 2024

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518268769	EDI: JPMORGANCHASE	Jul 11 2024 00:34:00	Box 20809, Fountain Valley, CA 92728-0809
518318110	+ Email/Text: RASEBN@raslg.com	Jul 10 2024 20:51:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518344020	Email/PDF: resurgentbknotifications@resurgent.com	Jul 10 2024 20:57:17	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518268775	+ EDI: LENDNGCLUB	Jul 11 2024 00:34:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518313239	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 10 2024 20:52:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
518390932	Email/PDF: resurgentbknotifications@resurgent.com	Jul 10 2024 20:57:04	MIDLAND CREDIT MANAGEMENT, INC. as agent for, Asset Acceptance, LLC, Po Box 2036, Warren MI 48090-2036
518268764	+ Email/Text: mtgbk@shellpointmtg.com	Jul 10 2024 20:51:00	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518268776	+ EDI: SYNC	Jul 11 2024 00:34:00	Shellpoint Mortgage Servicing, 55 Beattie Place, Greenville, SC 29601-2165
518368314	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 10 2024 20:51:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518268765	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 10 2024 20:51:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518268777	+ EDI: VERIZONCOMB.COM	Jul 11 2024 00:34:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408-8026
TOTAL: 24			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518268766	*P++	CAL AUTOMOTIVE, ATTN BRETT REICHARD, 4556 SOUTH BROAD STREET, YARDVILLE NJ 08620-2204, address filed with court:, Cal Automotive, 300 Horizon Dr, Ste 308, Hamilton, NJ 08691

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2024 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Eduardo Prado yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6